

**Substitute Trustee's Deed  
Indexing Instructions**

Lot 59, Phase 3, Forest Meadows S/D, Sec 8, T-3-S, R-7-W, Desoto Co., MS

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 10th day of August, 2005, Leslie A Bone, Jr. and spouse, Patricia K Bone, executed and delivered a certain Deed of Trust unto Don W Ledbetter, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2283 at Page 251 and rerecorded in Book 2346 at Page 579; and

WHEREAS, on the 6th day of November, 2007, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE7, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2815 at Page 289; and

WHEREAS, on the 6th day of November, 2007 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2817 at Page 254; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee advertised the sale of the following described real property by Substitute Trustee's Notice of Sale, dated January 15, 2008 by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in The DeSoto Times Today for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 12th day of February, 2008, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee, did on the 12th day of February, 2008, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi the following described real property, to-wit:

Lot 59, Phase 3, Forest Meadows Subdivision, located in Section 8, Township 3 South, Range 7 West, Desoto County, Mississippi, as per plat thereof of record in Plat Book 84, Pages 5-7, in the Chancery Court Clerk's Office of Desoto County, Mississippi.

WHEREAS, at said sale HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE7 was the highest bidder and best bidder, therefore, for the sum of \$161,250.00 and the same was then and there struck off to HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE7 and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW THEREFORE, I, Emily Kaye Courteau, Substitute Trustee, for the consideration of \$161,250.00 do hereby convey the above-described property to HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE7.

I convey only such title as is vested in me as Substitute Trustee.

W.E. Davis  
2/15/08

lh/F07-2440

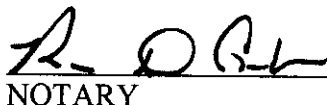
WITNESS MY SIGNATURE, this the 14<sup>th</sup> day of February, 2008.


Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 14<sup>th</sup> day of February, 2008, the within named Emily Kaye Courteau, Substitute Trustee, who acknowledged that (s)he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



NOTARY

AT DEATH  
MY COMMISSION EXPIRES

## ADDRESSES:

## GRANTOR:

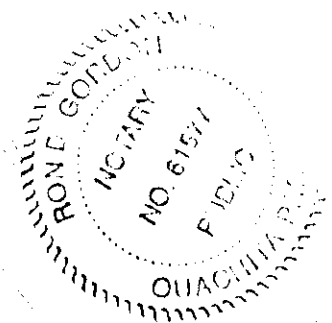
Emily Kaye Courteau  
2309 OLIVER RD.  
MONROE, LA 71201  
318-330-9020

Ron D. Gordon  
Notary No. 61577  
Notary Public, Ouachita Parish, LA  
My Commission Expires at Death

## GRANTEE:

HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE7  
1544 Old Alabama Road  
Roswell, GA 30076-2102  
770-643-7200

THIS DOCUMENT WAS PREPARED BY:  
MORRIS & ASSOCIATES  
2309 OLIVER RD.  
MONROE, LA 71201  
318-330-9020



# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

Substitute Trustee's Notice of Sale  
STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 10th day of August, 2008, Leslie A. Bone, Jr. and spouse, Patricia K. Bone, executed and delivered a certain Deed of Trust unto Don W. Ledbetter, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2283 at Page 251 and rerecorded in Book 2346 at Page 579; and

WHEREAS, on the 6th day of November, 2007, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2006-HET, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2815 at Page 289; and

WHEREAS, on the 8th day of November, 2007, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2817 at Page 254; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 12th day of February, 2008, I will during legal hours, at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 59, Phase 3, Forest Meadows Subdivision, located in Section 8, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 84, Pages 6-7, in the Chancery Court Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee

WITNESS MY SIGNATURE, this day January 15, 2008

Emily Kaye Courteau  
Substitute Trustee  
2309 OLIVER ROAD  
MONROE, LA 71201  
(504) 330-0030  
FAX: 504-330-0030

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Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008

Diane Smith

Sworn to and subscribed before me, this 5 day of Feb., 2008

BY Judy H. Doucette

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2009  
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